

Deferred LOAN for Critical Home Repair

“Assisting individuals and families to remain in their homes and live independently in a safe and sound environment”

City of Columbus Home Safe & Sound Initiative

VACANT PROPERTY PREVENTION PROGRAM

There is no initial payment, application fee or deposit required for services provided through this program.

There are no door-to-door solicitations or unannounced home visits.

City representatives are available to meet with homeowners *by appointment only*.

INCOME LIMITS FOR VACANT PROPERTY PREVENTION PROGRAM

FAMILY SIZE	1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS
80% of median income	\$42,800	\$48,900	\$55,000	\$61,100
FAMILY SIZE	5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
80% of median income	\$66,000	\$70,900	\$75,800	\$80,700
Income limits effective April 1, 2018				

Eligible geographic locations, properties and households are designated by the City of Columbus Department of Development under the guidance of funding sources, rules and regulations. All initiatives will be subject to the availability of funding.

Additional eligibility criteria and program guidelines are listed on the reverse side.

WHAT MONEY IS AVAILABLE?

Applicants may be eligible for Loans of up to \$40,000 for home repairs depending on household income and other underwriting criteria. Loans are available as 0% Deferred Loans due upon sale and/or transfer of the property title. Availability of funds is determined by the sequence of projects first to reach completion.

DOES MY HOME QUALIFY?

1. You must own and live in a single family (one-unit) home located within the City of Columbus corporate limits.
2. Multi-family dwellings, mobile homes and/or properties being purchased under land contract agreements do not qualify.

WHO DO I CALL?

The Vacant Property Prevention Program Intake Line is 614-645-8526. Email questions to: Home_Safe_and_Sound@Columbus.gov.

DO I QUALIFY?

1. You must have owned and occupied the home for a minimum of one year prior to applying for funds.
2. You must be a household earning 80% or less of the area median income (AMI) as determined by HUD with adjustments for household size (see chart). Income of all adult occupants is counted.
3. Your mortgage payments and property taxes must be current at the time of application.
4. There can be no unresolved, active foreclosures, liens nor judgments.

WHAT KIND OF WORK CAN BE DONE ON MY HOME?

1. The Vacant Property Prevention Program provides for prioritized essential home repairs. City staff will work with you to determine the priority and amount of work that is allowable under the program guidelines.
2. Funds can be used for work necessary to correct substandard, unsanitary or deteriorated condition(s). Types of repairs include correcting lead paint hazards; replacing roof and roofing elements; furnaces; hot water tanks; gas, water and sewer lines; minor electric; securing bowing/shifting basement walls; and replacement for critically damaged windows and/or siding to create sound, airtight and watertight environments; etc.
3. Funds may also be used for health, and safety work including but not limited to: installing smoke and carbon monoxide detectors, ramps, handrails, etc. in accordance with City housing standards.

WHO DOES THE REPAIR WORK?

You will contract with a private, City-licensed contractor selected through a bidding process with contractors on the Vacant Property Prevention Program Participating Contractor List.

HOW LONG BEFORE THE WORK IS COMPLETED?

The average home repair project from the time of application until completion of repairs is nine to twelve months.

WHAT IS REQUIRED OF ME, THE APPLICANT?

1. An applicant must submit a completed application and all requested documents to the City in a timely manner.
2. An applicant must work cooperatively with City staff and private contractors to ensure a successful home repair project.

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City of Columbus Mayor Andrew J. Ginther ▶ Department of Development Steve Schoeny, Director
Housing Division ▶ Rita Parise, Housing Administrator ▶ 111 N Front St, Floor 3. Columbus, OH 43215

➤ Home Safe & Sound ➤ Vacant Property Prevention ➤ Emergency Repair

➤ Home Accessibility Modification ➤ Citywide Roof Replacement
